

**From:** Debra Istvanik-Strotman <stix282@hotmail.com> on 06/13/2008 12:15:03 AM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

There is a difference between Credit card companies and loan sharks. The difference is when you borrow from a loan shark, you know the what you will pay back and what will happen to you if you don't pay back. Loan sharks are considered criminals as opposed to credit card companies who give you an interest rate only to change them at will, and with the governments blessing. It is wrong and should not be permitted. I view credit card companies exactly the same as criminals.

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Sincerely,

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